



## IN BRIEF

- **InterSwitch**, a provider of secure electronic payment solutions in Nigeria which comprises 25 member banks, has selected **Gemalto's** Dexxis Instant Issuance solution to accelerate chip migration in Nigeria. As part of the contract, Gemalto supplies the software that allows InterSwitch to offer the instant issuance service to its members. It also enables InterSwitch to provide its member banks with a turnkey solution to perform instant issuance themselves. Chip migration is ramping up in the country and InterSwitch member banks will be replacing 30 million magnetic stripe cards in the next few years.
- **Oberthur Technologies** and **Dyatron**, a provider of smart card-based technology solutions for the transportation, communications, government and financial sectors, have announced a partnership to provide EMV cards in Colombia. Colombia's Superintendencia Financiera has imposed a 1 January 2010 deadline for issuers and merchants to migrate to EMV payment because of rising fraud rates from standard magnetic stripe debit cards. After this deadline, the liability over fraudulent transaction rests solely on the party that hasn't upgraded to EMV. Dyatron will utilize Oberthur's end-to-end common personalization system at its local personalization centre.
- **Advanced Card Systems (ACS)** has launched its ACOS6 Multi-application & Purse Card (MAP Card). ACOS6 is specifically designed to address the requirements of multiple applications and multiple e-purses with secure access hierarchy of multiple levels. Compliant with ISO7816-4, the file structures inside ACOS6 can be either transparent, linear fixed, linear variable or cyclic. The unrestricted file structures allow the developers to incorporate various independent applications into one ACOS6 card.
- An optical reader for online banking has been launched by **Gemalto**. Ezio Optical TAN is an optical authentication reader for online banking specially designed for the German market. The size of a credit card, the Gemalto reader is compliant with the latest German HHD standard and leverages the security of the widely deployed SECCOS banking cards. With Ezio Optical TAN, users present the device in front of their computer screen and optical sensors capture the data they would normally enter from the reader keypad to carry out and sign online transactions. No software needs to be installed to use the device.

The new chairman of the Unique Identification Authority of India, Shri Nilekani, said his department will now work on producing Unique Identification Numbers for each of India's citizens. Each unique number will include personal and demographic detail of the residents and will be associated with that person's biometric information. Nilekani is working towards introducing the first set of Unique Identification Numbers within the next 12-18 months, although analysts are reported as saying they feel it will take at least four years for the project to reach critical mass.

The UID Authority was set up in November last year. The proposed system envisages collaboration among several government agencies backed by intensive use of information technology.

India has long felt a need for a system of unique identification of every individual for a variety of purposes such as better targeting of government's development schemes, regulatory purposes (including taxation and licensing), security purposes, banking and financial sector activities, etc. In the absence of such a nationwide system, each sector of the economy or department/ agency of the government adopts its own system of identification such as PAN card, ration card, Electoral Photo Identity Card, credit cards, and so on.

Such specific purpose identities were often found to have inherent limitations in accuracy and currency levels on account of low frequency of usage. Moreover, the multiplicity of such systems renders it impossible to correlate information across sectors and even across institutions within the same sector for providing better services to people. Similarly, different agencies of government are unable to correlate their data relating to any particular individual.

The Unique Identity Project seeks to assign a unique identity (UID) number to each individual in the country that would remain a permanent identifier right from birth to death of the individual. From the point of view of any person in the country, the UID offers many benefits. First and foremost, it would obviate the need for a person to produce multiple documentary proofs of his identity for availing of any government service, or private services like opening of a bank account. According to the Government this would end needless harassment that people face for availing of basic government services like issuance of passports, driving licences, Electoral Identity Cards, etc.

Backed by intensive use of technology, such as biometrics, the project would greatly facilitate easy verification of a person's identity and enable a single communication to trigger address changes in all relevant agencies records. It would also serve as the basis for many e-governance services incorporating online verification of a person's identity.

The scheme envisages that at the inception, the UID number will be assigned to all voters by building on current electoral roll data and progressively adding other persons including persons below 18 years of age who are not a part of the voters list in the country. Photographs and biometric data will be added progressively to make the identification fool-proof.

It is expected that usage of UID will be progressively extended to various government programmes and regulatory agencies, as well as private sector agencies in the banking, financial services, mobile telephony and other such areas. Over a period of time, the UID is expected to become the single universal identification mechanism across all institutions of the government and the private sector in the country, the government claims.

## STATISTICS

## Smart Payment Association announces survey results

**The Smart Payment Association (SPA), which brings together manufacturers of payment smart cards, has completed its 2008 internal market monitoring activity, undertaken in order to get a better understanding of the current status of the payment smart card market and its key trends.**

According to the association the key findings are:

- 580 million payment smart cards were delivered by its members. This figure corresponds to a 39% year-on-year growth (2008 vs. 2007), showing the ongoing momentum of EMV deployment;
- Over 25% growth in all regions with the fastest growth seen in North America, where shipments have more than doubled, CISEEMEA (CIS countries, Eastern Europe, Middle East and Africa) with +65% and South Asia with +49%.
- Open-platform is gaining ground and now represents 15% of all shipments, a 72% increase compared to last year. This can be explained by the development of multi-applicative EMV cards. The 70% year-on-year growth in large memory product shipments and the large increase in open-platform dual interface card shipments confirm this trend.
- Both dual interface and pure contactless cards confirm SPA's expectations, out-

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